

04.03.01 Student Health Insurance Plan – Information for F and J International Students

Why am I charged for the Student Health Insurance Plan?

- To satisfy the University of Houston System (UHS) policy on maintaining acceptable health insurance coverage, each term all Language and Culture Center (LCC) students in F and J statuses will be automatically enrolled in and charged for AcademicBlue, the UHS Student Health Insurance Plan.
- AcademicBlue is underwritten by Blue Cross and Blue Shield of Texas and administered by Academic HealthPlans (AHP). For more details, LCC students may visit lcc.myahpcare.com.
- If you are an international student in F or J status, the charge for AcademicBlue will be included in your tuition and fees. Do not purchase individual plans, travel plans, or plans that require you to pay for treatment yourself and then apply for reimbursement. They will not be accepted for waiver approval.

May I decline AcademicBlue?

It depends. To decline AcademicBlue, you must meet all conditions below:

- You must have coverage through a government- or U.S. employer-sponsored group health insurance plan. Alternatively, your government sponsor has to provide a letter guaranteeing payment of all health care expenses.
- Your alternate health insurance plan must meet or exceed all requirements at lcc.myahpcare.com/waiver.
- You must request a waiver of enrollment in AcademicBlue and submit proof of acceptable alternate health insurance coverage at lcc.myahpcare.com/waiver by the waiver deadline.

How may I request a waiver?

To request a waiver, you must register online for the LCC. After completing online registration, please wait for 3 business days before requesting a waiver. Then visit lcc.myahpcare.com/waiver and request a waiver. Make sure you have all documents below ready:

- Your alternate health insurance ID card indicating that you are a covered member.
- Complete policy of your plan, including coverage amounts, exclusions, and limitations, in English using U.S. dollars.
 Alternatively, submit a government-issued letter, such as Financial Guarantee, guaranteeing payment of all health care expenses.
- Medical evacuation and repatriation coverage, if any.

How do I know if my waiver is approved?

- AHP will review each waiver request for compliance and verify your active coverage with your insurance carrier.
- AHP will notify you via email about the acceptance or rejection of your request within 7 business days.
 - o The LCC will remove the insurance charge for you only if AHP has approved your waiver request.
 - o If your waiver request is rejected, the charge for AcademicBlue will remain on your UH account and you must pay it. If you believe your alternate health insurance plan meets the waiver criteria, you may submit an appeal to AHP. The appeal must be received by AHP within 5 business days of the waiver rejection date.
 - o If your plan does not include medical evacuation and repatriation, you must purchase a rider in order to receive coverage at equal limits to AcademicBlue.

Contact

Academic HealthPlans

lcc.myahpcare.com

(855) 824-9683

support@ahpcare.com